

ANTHEM INC  
Form 8-K  
July 31, 2003

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

**FORM 8-K**  
**CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): **July 31, 2003**

**ANTHEM, INC.**

(Exact name of registrant as specified in its charter)

**Indiana**  
(State or other jurisdiction  
of incorporation)

**001-16751**  
(Commission File Number)

**35-2145715**  
(IRS Employer Identification No.)

**120 Monument Circle**  
**Indianapolis, IN**  
(Address of principal executive offices)

**46204**  
(Zip Code)

Registrant's telephone number, including area code: **(317) 488-6000**

**N/A**

(Former name or former address, if changed since last report)



**Item 7. Financial Statements and Exhibits.****Exhibit Index**

<b>Exhibits No.</b>	<b>Description of Exhibit</b>
99	Press Release Dated July 31, 2003

**Item 12. Results of Operation and Financial Condition.**

On July 31, 2003, Anthem, Inc. issued a press release reporting its financial results for its second quarter ended June 30, 2003. A copy of that press release is filed as Exhibit 99 to this report and incorporated herein by reference.

All of the information furnished in this report and the accompanying exhibit shall not be deemed to be filed for purposes of Section 18 of the Securities and Exchange Act of 1934, as amended, and shall not be incorporated by reference in any filing under the Securities Act of 1933, as amended.

*The press release referred to above contains certain forward-looking information about Anthem, Inc. ( Anthem ) that is intended to be covered by the safe harbor for forward-looking statements provided by the Private Securities Litigation Reform Act of 1995. Forward-looking statements are statements that are not historical facts. Words such as expect(s) , feel(s) , believe(s) , will , may , anticipate(s) and similar expressions are intended to identify forward-looking statements. These statements include, but are not limited to, financial projections and estimates and their underlying assumptions; statements regarding plans, objectives and expectations with respect to future operations, products and services; and statements regarding future performance. Such statements are subject to certain risks and uncertainties, many of which are difficult to predict and generally beyond the control of Anthem, that could cause actual results to differ materially from those expressed in, or implied or projected by, the forward-looking information and statements. These risks and uncertainties include: those discussed and identified in public filings with the Securities and Exchange Commission ( SEC ) made by Anthem; trends in health care costs and utilization rates; our ability to secure sufficient premium rate increases; competitor pricing below market trends of increasing costs; increased government regulation of health benefits and managed care; significant acquisitions or divestitures by major competitors; introduction and utilization of new prescription drugs and technology; a downgrade in our financial strength ratings; an increased level of debt; litigation targeted at health benefits companies; our ability to contract with providers consistent with past practice; to achieve expected synergies and operating efficiencies in the Trigon Healthcare, Inc. acquisition and to successfully integrate our operations; and general economic downturns. You are cautioned not to place undue reliance on these forward-looking statements that speak only as of the date hereof. Anthem does not undertake any obligation to republish revised forward-looking statements to reflect events or circumstances after the date hereof or to reflect the occurrence of unanticipated events. You are also urged to carefully review and consider the various disclosures in Anthem 's various SEC filings, including but not limited to, Anthem 's Annual Report on Form 10-K for the year ended December 31, 2002 and Anthem 's Quarterly Report on Form 10-Q for the quarter ended March 31, 2003.*

**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: July 31, 2003

ANTHEM, INC.

By:

/s/ MICHAEL L. SMITH

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**Name: Michael L. Smith**  
**Title: Executive Vice President and**  
**Chief Financial and**  
**Accounting Officer**